

SAXON

February 4, 2010

7701 Regent Boulevard L.
Ft. Myer, Texas 78033
979 556 6007

VIA UPS OVERNIGHT MAIL AND E-MAIL

Mr. Ron Poindexter
Compliance Director
Making Home Affordable – Compliance
8000 Jones Drive
McLean, VA 22102


Re: Saxon Mortgage Services, Inc. and HAMP Servicer No. 904059188
Management Compliance Review

Dear Mr. Poindexter:

Please find attached Saxon Mortgage Services, Inc.'s response to MHA-Compliance's Management Compliance Review Report, dated December 21, 2009. We appreciate the thoroughness of your review as well as the professionalism of your staff and look forward to our continued joint efforts to improve our participation the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,


Andrew N. Cline
Senior Vice President and
Assistant General Counsel

Enclosures.

SAXON

11/15/10
11/15/10
11/15/10

December 20, 2010


Christian Heffron
MHA-C Director
Making Home Affordable – Compliance
8000 Jones Branch Drive, Mailstop C31
McLean, VA 22102

Re: MHA-C Audit – Saxon Mortgage Services, Inc. (Saxon) and HAMP Servicer NO.
904059188 Management Compliance Response

Dear Mr. Heffron,

This correspondence is Saxon's response to the identified observations provided in the Compliance Audit Report dated 11/15/10 resulting from the on-site Management Compliance Audit ("MCA") conducted from June 28, 2010 to July 2, 2010. Management responses to these observations are in the order provided in the aforementioned audit.


(b)(4), (b)(8)



SAXON

Address
Saxon, 3701 Regent Blvd.
Irving, TX 75063

(b)(4), (b)(8)



Saxon appreciates the thoroughness of your review as well as the professionalism of our staff and look forward to our continued efforts to improve our participation in the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,

Joe Moran
SVP, Chief Compliance Officer
SAXON
3701 Regent Blvd
Irving, TX 75063
Tel. (972) 570 - 6316
Cel. (b) (6)

SAXON

Address
City, TX Zip Code
Phone • Fax

October 14, 2011


Christian Heffron
MHA-C Director
Making Home Affordable – Compliance
8000 Jones Branch Drive, Mailstop C31
McLean, VA 22102

Re: MHA-C Audit – Saxon Mortgage Services, Inc. (Saxon) and HAMP Servicer NO.
904059188 Management Compliance Responses – Audit July 2011

Dear Mr. Heffron,

This correspondence is Saxon's response to the identified observations provided in the Exit Notes/Observation Summary resulting from the on-site Audit conducted from July 11, 2011 to July 29, 2011. Management responses to these observations are in the order provided in the aforementioned audit.


(b)(4), (b)(8)



SAXON

Address
City, TX Zip Code
Phone • Fax

(b)(4), (b)(8)



Saxon appreciates the thoroughness of your review as well as the professionalism of your staff and look forward to our continued efforts to improve our participation in the HAMP program.

Should you have any questions regarding this response, or need any additional information, please do not hesitate to contact me directly.

Respectfully yours,


Keith Price

Vice President

SAXON

4700 Mercantile Drive

Fort Worth, TX 76137

Tel. (682) 647-4374

Visit us on the web at www.saxononline.com.